

STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
DIVISION OF MORTGAGE LENDING

Before the Commissioner of the Division of Mortgage Lending

In the Matter of:

CATHERINE HYDE AND KIMBERLY ERIN LEONAS  
D/B/A CCIS MANAGEMENT,  
Covered Service Provider License No. UNL,

and

CATHERINE HYDE,  
Associated Covered Service Provider License No. UNL,

and

KIMBERLY ERIN LEONAS,  
Associated Covered Service Provider License No.: UNL

RESPONDENTSs.

Order No. 2015-006  
Case No. 2015-006

CONSENT ORDER  
TO CEASE AND DESIST VIOLATING NRS 645F  
AND  
TO PAY ADMINISTRATIVE COSTS

Issued and Entered,  
This \_\_\_\_ day of \_\_\_\_\_, 2015,  
By James Westrin,  
Commissioner

The Commissioner of the State of Nevada, Department of Business and Industry, Division of Mortgage Lending (the "Commissioner") having been statutorily charged with the responsibility and authority to administer and enforce Chapter 645F of the Nevada Revised Statutes, NRS 645F.010 *et. seq.*,

1 and Chapter 645F of the Nevada Administrative Code, NAC 645F.001 *et seq.* (collectively, the “Act”),  
2 governing the licensing and conduct of covered service providers in the State of Nevada; and,

3 The Commissioner having been vested with general supervisory power and control over all  
4 covered service providers doing business in the State of Nevada pursuant to the Act; and,

5 The Commissioner having been further vested with broad authority to conduct investigations to  
6 determine whether any person have violated any provision of NRS 645F or NAC 645; and,

7 The Division of Mortgage Lending (the “Division”) having received information indicating that  
8 CATHERINE HYDE and KIMBERLY ERIN LEONAS D/B/A CCIS MANAGEMENT (“CCIS”), and  
9 CATHERINE HYDE (“HYDE”) and KIMBERLY ERIN LEONAS (“LEONAS”) (collectively,  
10 “RESPONDENTSS) were engaged in activities requiring licensure as a covered service provider  
11 pursuant to the provisions of NRS 645F.010 *et seq.*; and,

12 The Division having commenced an investigation pursuant to NAC 645F.435 and NAC  
13 645F.440 and determined, from that investigation, that RESPONDENTSS were engaged in activities  
14 requiring licensure as a covered service provider pursuant to the provisions of NRS 645F.010 *et seq.*  
15 and NAC 645F.005 *et seq.*; and

16 On or about June 24, 2015, RESPONDENTS were served with an Order to Cease and Desist,  
17 Order Imposing an Administrative Fine and Administrative Costs, Order to File Report and Notice of  
18 Opportunity for Hearing.

19 RESPONDENTS availed themselves of an opportunity to resolve these issues at an informal  
20 conference held at the Division’s office on August 11, 2015. RESPONDENTS stated that they had not  
21 engaged in any activity which required a license under NRS 645F and that their business activities were  
22 limited to sending an email blast and opening a Twitter account. RESPONDENTS subsequently  
23 provided sworn affidavits attesting to those statements.

24 Based upon subsequent discussions between the Division and RESPONDENTS, and to avoid  
25 the time and expense of a protracted evidentiary hearing, the parties have agreed and determined to  
26 resolve this matter in accordance with the following terms:

27 1. RESPONDENTS agree to CEASE AND DESIST from any and all violations of  
28 NRS/NAC Chapters 645F;

1           2.       RESPONDENTS neither admits nor denies engaging in activity contrary to the Act; and,  
2           3.       RESPONDENTS agree to pay the Division's ADMINISTRATIVE COSTS in the amount  
3 of \$1,095.00.

4           RESPONDENTS, having knowingly and voluntarily affixed their signatures to the attached  
5 VOLUNTARY CONSENT TO ENTRY OF CONSENT ORDER, incorporated herein by reference, have  
6 consented to the issuance of the Order with the intent to be legally bound thereby, and having waived and  
7 relinquished any and all rights that RESPONDENTS may now or hereafter have to an administrative  
8 hearing in this matter or to judicial review of, or otherwise challenge or contest, the entry of this Order;  
9 and,

10          RESPONDENTS, having had opportunity to consult with legal counsel of their choosing  
11 concerning this matter; and,

12          The Commissioner having determined that the terms of this Order are a reasonable resolution of  
13 this matter and in the public interest.

14          NOW, THEREFORE, IT IS HEREBY ORDERED THAT:

15          1.       RESPONDENTS shall CEASE AND DESIST from any and all violations of NRS  
16 and/or NAC Chapters 645F.

17          2.       RESPONDENTS agree to pay to the Division, upon entry of this Order, the Division's  
18 ADMINISTRATIVE COSTS in the amount of \$1,095.00. The ADMINISTRATIVE COSTS shall be and  
19 are due upon RESPONDENTS' execution of the attached Voluntary Consent to Entry of Consent Order  
20 and shall be tendered to the Division in accordance with the attached invoice.

21          3.       This Order shall remain effective and is enforceable on the date that it is issued, as shown  
22 in the caption hereof.

23          4.       This Order shall remain effective and enforceable until terminated, modified, set aside, or  
24 suspended in writing by the Commissioner.

25          5.       The Commissioner specifically retains jurisdiction over the matters contained herein and  
26 have the authority to issue such further order(s) as he shall deem just, necessary, and appropriate to enforce  
27  
28

1 the provisions of the Act and protect the public.

2  
3 IT IS SO ORDERED.

4 DIVISION OF MORTGAGE LENDING

5  
6 By: \_\_\_\_\_  
7 JAMES WESTRIN, COMMISSIONER  
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